

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-19601-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gaudia E Spence
aka Gaudia Spence Bowen
7 Whitman Avenue
East Orange, NJ 07017

Rowan Bowen
7 Whitman Avenue
East Orange, NJ 07017

Social Security No.:

xxx-xx-9764

xxx-xx-5991

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on July 9, 2025.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: July 9, 2025

JAN: rah

Jeanne Naughton
Clerk

In re:
Gaudia E Spence
Rowan Bowen
Debtors

Case No. 19-19601-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 09, 2025

User: admin
Form ID: 148

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Gaudia E Spence, Rowan Bowen, 7 Whitman Avenue, East Orange, NJ 07017-5017
518239183	+ Comprehensive Pulmonary & Critical Care, 96 Millburn Ave., Suite 200A, Millburn, NJ 07041-1941
518398325	+ East Orange Water Commission, 99 S Grove St, East Orange, NJ 07018-4108
518318365	+ East Orange Water Commission, Customer Service Center, 99 South Grove Street, East Orange NJ 07018-4108
518239194	New Jersey Imaging Network, 27695 Network Place, Chicago, IL 60673-1276
518239196	+ New Jersey Insurance Underwriting Assoc., PO Box 32609, Newark, NJ 07102-6609
520325359	+ NewRez LLC d/b/a, Shellpoint Mortgage Servicing., McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
518239198	+ Professional Recovery Consultants LLC, 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2450
518239202	St. Barnabas Emergency Medical Associate, PO Box 6251, Parsippany, NJ 07054-7251

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 09 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 09 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jul 10 2025 00:33:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518322505	EDI: ATLASACQU	Jul 10 2025 00:33:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
518299474	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Amerimark, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518239180	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Amerimark, 6864 Engle Road, Cleveland, OH 44130-7910
518299451	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Ashro Lifestyle, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518341560	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 09 2025 20:58:16	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518239181	+ EDI: WFNNB.COM	Jul 10 2025 00:33:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
518239182	+ EDI: WFNNB.COM	Jul 10 2025 00:33:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003

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518239184	+ Email/Text: solutions@cafcu.org	Jul 09 2025 20:49:00	Corporate America Family Credit Union, 1707 N. Randall Road, Suite 1C8, Elgin, IL 60123-9410
518271350	+ Email/Text: solutions@cafcu.org	Jul 09 2025 20:49:00	Corporate America Family Credit Union, 2075 Big Timber Rd, Elgin IL 60123-1140
518239185	Email/PDF: creditonebknotifications@resurgent.com	Jul 09 2025 21:10:08	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518299472	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Dr Leonards Shop Now, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518239186	EDI: BLUESTEM	Jul 10 2025 00:33:00	Fingerhut Credit Account Services, PO Box 1250, Saint Cloud, MN 56395-1250
518239187	EDI: AMINFOFP.COM	Jul 10 2025 00:33:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
518299456	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Ginny's, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518239189	EDI: LCIICSYSTEM	Jul 10 2025 00:33:00	IC System, Inc., PO Box 64437, Saint Paul, MN 55164-0437
518239188	+ EDI: LCIICSYSTEM	Jul 10 2025 00:33:00	IC System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
518239190	EDI: IRS.COM	Jul 10 2025 00:33:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
518318984	EDI: JEFFERSONCAP.COM	Jul 10 2025 00:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518239191	+ EDI: JEFFERSONCAP.COM	Jul 10 2025 00:33:00	Jefferson Capital, PO Box 772813, Chicago, IL 60677-0113
518299459	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	K. Jordan, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518246941	Email/PDF: resurgentbknotifications@resurgent.com	Jul 09 2025 21:10:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518299471	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Mason, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518239192	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 09 2025 20:57:31	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
518239193	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 09 2025 20:49:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518318263	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 09 2025 20:49:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518299453	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Midnight Velvet, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518299452	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Montgomery Ward, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518239195	Email/Text: payments@brsi.net	Jul 09 2025 20:49:00	New Jersey Imaging Network LLC, c/o Business Revenue Systems Inc., PO Box 13077, Des Moines, IA 50310-0077
520303965	+ Email/Text: mtgbk@shellpointmtg.com	Jul 09 2025 20:48:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520303966	+ Email/Text: mtgbk@shellpointmtg.com	Jul 09 2025 20:48:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
518239197	EDI: PRA.COM	Jul 10 2025 00:33:00	Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502

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518351263	EDI: PRA.COM	Jul 10 2025 00:33:00	Portfolio Recovery Associates, LLC, c/o Blair, POB 41067, Norfolk VA 23541
518318366	^ MEBN	Jul 09 2025 20:47:31	PSE&G Co, PO Box 14444, New Brunswick NJ 08906-4444
518316734	+ EDI: JEFFERSONCAP.COM	Jul 10 2025 00:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518239199	Email/PDF: resurgentbknotifications@resurgent.com	Jul 09 2025 21:10:13	Resurgent Capital Services, PO Box 510090, Livonia, MI 48151-6090
518239200	Email/Text: enotifications@santanderconsumerusa.com	Jul 09 2025 20:49:00	Santander Consumer USA, Attn: Bankruptcy Dept, PO Box 560284, Dallas, TX 75356-0284
518299454	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Seventh Avenue, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518239201	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 09 2025 20:48:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518299470	+ EDI: CBS7AVE	Jul 10 2025 00:33:00	Stoneberry, C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849
518240826	^ MEBN	Jul 09 2025 20:48:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518343684	+ EDI: AIS.COM	Jul 10 2025 00:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court.; NewRez LLC d/b/a Shellpoint Mortgage Servicing, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830
518355318	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518962631	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2025 at the address(es) listed below:

Name	Email Address
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District/off: 0312-2

User: admin

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Denise E. Carlon

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

James F. Vislosky, Jr.

on behalf of Joint Debtor Rowan Bowen jamesvesq@outlook.com jvislosky@cutolobarros.com

Jonathan Kohn

on behalf of Joint Debtor Rowan Bowen lawyers@rrkklaw.com lawyers@rrkklaw.com

Jonathan Kohn

on behalf of Debtor Gaudia E Spence lawyers@rrkklaw.com lawyers@rrkklaw.com

Kevin Gordon McDonald

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com
mccallaecf@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Robert P. Saltzman

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10